

**UNITED STATES BANKRUPTCY COURT**NORTHERN DISTRICT OF OHIO  
EASTERN DIVISIONIn re: CRAIG M POLASKY  
CHARLENE R POLASKY  
Debtor(s)

Case No.: 09-53123

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Keith L. Rucinski, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. Section 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/15/2009.
- 2) The plan was confirmed on 01/15/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C Section 1329 on 03/17/2011.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 03/20/2015.
- 6) Number of months from filing or conversion to last payment: 68.
- 7) Number of months case was pending: 75.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: 12,389.25.
- 10) Amount of unsecured claims discharged without full payment: 86,134.59.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor:	\$170,233.52
Less amount refunded to debtor:	\$18,310.52

<b>NET RECEIPTS:</b>	\$151,923.00
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**Expenses of Administration:**

Attorney's Fees Paid Through The Plan:	\$5,054.17
Court Costs:	\$ .00
Trustee Expenses and Compensation:	\$8,800.97
Other:	\$ .00

<b>TOTAL EXPENSES OF ADMINISTRATION:</b>	\$13,855.14
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Attorney fees paid and disclosed by debtor:	\$600.00
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**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
ADVANCE AMERICA CASH ADVANCE CE	Unsecured	1,840.00	907.00	907.00	489.78	.00
ADVANCE AMERICA CASH ADVANCE CE	Unsecured	NA	913.16	913.16	493.11	.00
AKRON GENERAL EKG	Unsecured	NA	NA	NA	.00	.00
AKRON GENERAL EMERGENCY	Unsecured	NA	NA	NA	.00	.00
AKRON GENERAL MEDICAL CENTER	Unsecured	410.00	NA	NA	.00	.00
AKRON GENERAL MEDICAL CENTER	Unsecured	409.00	NA	NA	.00	.00
AKRON MUNICIPAL COURT	Unsecured	111.00	NA	NA	.00	.00
AKRON RADIOLOGY & IMAGING SERVIC	Unsecured	37.00	NA	NA	.00	.00
AMERICAN MEDICAL RESPONSE	Unsecured	685.00	NA	NA	.00	.00
AMERICREDIT	Secured	13,107.00	12,889.23	12,889.23	12,889.23	527.70
ANDREW COOK, DDS	Unsecured	70.00	NA	NA	.00	.00
CAPITAL ONE BANK	Unsecured	5,921.00	5,908.03	5,908.03	3,190.34	.00
CAROL BRUNER	Unsecured	12,000.00	12,000.00	12,000.00	6,480.00	.00

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CITY OF NEW FRANKLIN	Unsecured	NA	540.00	.00	.00	.00
CLERK US BANKRUPTCY COURT	Admin	NA	8,735.30	8,735.30	8,735.30	.00
CLEVELAND CLINIC FOUNDATION	Unsecured	45,879.00	NA	NA	.00	.00
COMMISSIONER OF THE REVENUE OFF	Unsecured	NA	NA	NA	.00	.00
CREDIT ACCEPTANCE CORP	Secured	8,469.00	7,789.99	7,789.99	7,789.99	158.59
DR JENNIFER CUMMINGS	Unsecured	NA	NA	NA	.00	.00
ECAST SETTLEMENT CORP	Unsecured	267.00	267.10	267.10	144.23	.00
ECG	Unsecured	42.00	41.53	41.53	22.43	.00
ECMC	Unsecured	86,000.00	59,030.83	59,030.83	31,876.65	.00
FIDELITY NATIONAL COLLECTION	Unsecured	625.00	NA	NA	.00	.00
FIFTH THIRD BANK	Unsecured	376.00	NA	NA	.00	.00
FINANCE DEPARTMENT	Unsecured	540.00	500.32	500.32	270.17	.00
FORD MOTOR CREDIT	Unsecured	9,400.00	9,295.08	9,295.08	5,019.34	.00
FRANKLIN CTY MUNICIPAL CLERK OF C	Unsecured	116.00	NA	NA	.00	.00
GREAT EASTERN RESORT	Secured	NA	NA	NA	.00	.00
GREEN FAMILY DENTISTRY	Unsecured	593.00	NA	NA	.00	.00
KOHL'S DEPARTMENT STORE	Unsecured	598.00	597.69	597.69	322.75	.00
LITTON LOAN SERVICING, LP	Secured	33,430.00	34,391.15	18,214.67	9,835.92	.00
LVNV FUNDING	Unsecured	587.00	613.69	613.69	331.39	.00
LVNV FUNDING	Unsecured	6,680.00	6,814.86	6,814.86	3,680.02	.00
MOUNTAINSIDE VILLAS OWNERS ASSC	Unsecured	500.00	NA	NA	.00	.00
NATIONAL COLLEGIATE & TRUST	Unsecured	41,648.00	39,204.57	39,204.57	21,170.47	.00
OCWEN LOAN SERVICING	Secured	14,000.00	12,345.47	12,345.47	12,345.47	.00
OHIO EDISON COMPANY	Unsecured	NA	484.39	484.39	261.57	.00
PORTFOLIO RECOVERY ASSOCIATES L	Unsecured	5,588.00	5,430.21	5,430.21	2,932.31	.00
PROMETHEUS LABORATORIES INC	Unsecured	72.00	NA	NA	.00	.00
RBS CITIZENS N A	Unsecured	765.00	NA	NA	.00	.00
REGIONAL INCOME TAX AGENCY	Priority	111.00	NA	NA	.00	.00
STATE HIGHWAY PATROL FCU	Unsecured	4,236.00	4,236.01	4,236.01	2,287.45	.00
STATE OF OHIO ATTORNEY GENERAL	Priority	323.76	302.05	302.05	302.05	.00
STATE OF OHIO ATTORNEY GENERAL	Unsecured	NA	75.35	75.35	40.69	.00
SUMMA HEALTH SYS	Unsecured	120.00	NA	NA	.00	.00
SUMMIT COUNTY CLERK OF COURTS	Unsecured	NA	NA	NA	.00	.00
SUMMIT COUNTY FISCAL OFFICER	Secured	1,222.00	5,553.76	5,553.76	5,553.76	.00
SUMMIT COUNTY FISCAL OFFICER	Secured	NA	497.46	.00	.00	.00
SUMMIT COUNTY OHIO	Secured	648.00	906.73	906.73	906.73	10.42
USAA SAVINGS BANK	Unsecured	4,638.00	NA	NA	.00	.00

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WALGREEN MAIL SERVICE	Unsecured	231.00	NA	NA	.00	.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing:	18,214.67	9,835.92	.00
Mortgage Arrearage:	12,345.47	12,345.47	.00
Debt Secured by Vehicle:	20,679.22	20,679.22	686.29
All Other Secured:	6,460.49	6,460.49	10.42
<b>TOTAL SECURED:</b>	57,699.85	49,321.10	696.71

**Priority Unsecured Payments:**

Domestic Support Arrearage:	.00	.00	.00
Domestic Support Ongoing:	.00	.00	.00
All Other Priority:	302.05	302.05	.00
<b>TOTAL PRIORITY:</b>	302.05	302.05	.00

<b>GENERAL UNSECURED PAYMENTS:</b>	155,055.12	87,748.00	.00
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**Disbursements:**

Expenses of Administration:	\$13,855.14		
Disbursements to Creditors:	\$138,067.86		
<b>TOTAL DISBURSEMENTS:</b>			\$151,923.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 10/09/2015

By: /s/Keth L. Rucinski

Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. Section 1320.4(a)(2) applies.